

KS BANCORP, INC.

	CPP Disbursement Date 08/21/2009	RSSD (Holding Company) 2155276	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$349	\$335	-3.8%		
Loans	\$231	\$220	-5.0%		
Construction & development	\$37	\$27	-28.6%		
Closed-end 1-4 family residential	\$88	\$91	3.4%		
Home equity	\$18	\$16	-12.9%		
Credit card	\$0	\$0	0.7%		
Other consumer	\$3	\$2	-30.6%		
Commercial & Industrial	\$15	\$15	-4.0%		
Commercial real estate	\$61	\$61	0.0%		
Unused commitments	\$34	\$36	6.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$37	\$45	23.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$51	\$42	-16.4%		
Cash & balances due	\$4	\$3	-24.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$318	\$305	-4.1%		
Deposits	\$259	\$252	-2.9%		
Total other borrowings	\$57	\$52	-9.7%		
FHLB advances	\$54	\$48	-11.6%		
Equity					
Equity capital at quarter end	\$30	\$30	-0.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	8.6%	--		
Tier 1 risk based capital ratio	12.9%	13.5%	--		
Total risk based capital ratio	14.1%	14.7%	--		
Return on equity ¹	-4.7%	4.8%	--		
Return on assets ¹	-0.4%	0.4%	--		
Net interest margin ¹	3.4%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	66.4%	52.0%	--		
Loss provision to net charge-offs (qtr)	106.8%	97.2%	--		
Net charge-offs to average loans and leases ¹	1.8%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	6.3%	16.0%	1.6%	0.5%	--
Closed-end 1-4 family residential	1.6%	2.2%	0.2%	0.1%	--
Home equity	1.5%	1.7%	0.0%	0.3%	--
Credit card	0.0%	3.5%	5.2%	0.4%	--
Other consumer	0.1%	0.0%	0.9%	0.6%	--
Commercial & Industrial	3.3%	1.7%	0.2%	0.2%	--
Commercial real estate	2.2%	1.5%	0.2%	0.0%	--
Total loans	2.6%	3.5%	0.5%	0.1%	--